

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph D. Taggart
Fonda Taggart
Debtors

Case No. 14-04951-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: JGoodling
Form ID: 3180WH

Page 1 of 2
Total Noticed: 16

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db/jdb +Joseph D. Taggart, Fonda Taggart, 233 Willis Road, Etters, PA 17319-8924
4604830 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4562960 +Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4562961 +Deborah A Hughes, Esquire, 2080 Linglestown Road, Suite 201, Harrisburg, PA 17110-9670
4586138 +Fulton Bank, N.A. formerly known as Fulton Bank, Barley Snyder, c/o Shawn M. Long, Esquire,
126 East King Street, Lancaster, PA 17602-2893

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: IRS.COM Mar 27 2017 18:58:00 Internal Revenue Service, Special Procedures Branch,
P.O. Box 12051, Room 6404, Philadelphia, PA 19105
4562957 +EDI: BANKAMER.COM Mar 27 2017 18:58:00 Bank of America, PO Box 5170,
Simi Valley, CA 93062-5170
4562959 +EDI: CAPITALONE.COM Mar 27 2017 18:58:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4562958 +EDI: CAPITALONE.COM Mar 27 2017 18:58:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
4569917 +EDI: TSYS2.COM Mar 27 2017 18:58:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4562963 +E-mail/Text: bankruptcy@fult.com Mar 27 2017 19:02:53 Fulton Bank, 1695 State Street,
East Petersburg, PA 17520-1328
4562966 +EDI: RMSC.COM Mar 27 2017 18:58:00 JC Penney/Synchrony Bank, PO Box 960090,
Orlando, FL 32896-0090
4562968 +EDI: TSYS2.COM Mar 27 2017 18:58:00 Macys, PO Box 17759, Clearwater, FL 33762-0759
4613315 EDI: PRA.COM Mar 27 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4562969 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2017 19:02:36
Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division,
Harrisburg, PA 17128-0946
4562970 +EDI: RMSC.COM Mar 27 2017 18:58:00 Sams Club/Synchrony Bank, PO Box 530942,
Atlanta, GA 30353-0942

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4562962* +Fonda Taggart, 233 Willis Road, Etters, PA 17319-8924
4562965* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
4562964* Internal Revenue Service, Insolvency Section - BK notice, PO Box 7346,
Philadelphia, PA 19101-7346
4562967* +Joseph D. Taggart, 233 Willis Road, Etters, PA 17319-8924

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Deborah A. Hughes on behalf of Debtor Joseph D. Taggart dhughes@ssbc-law.com,
bankruptcy.dhughes@gmail.com/kshirk@ssbc-law.com
Deborah A. Hughes on behalf of Joint Debtor Fonda Taggart dhughes@ssbc-law.com,
bankruptcy.dhughes@gmail.com/kshirk@ssbc-law.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Joseph D. Taggart**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2507**

EIN --_-----

Debtor 2 **Fonda Taggart**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6384**

EIN --_-----

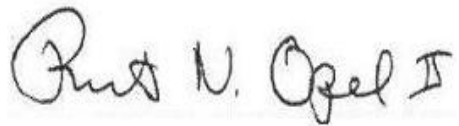
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:14-bk-04951-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Joseph D. Taggart

Fonda Taggart

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

March 27, 2017**Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan**

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.